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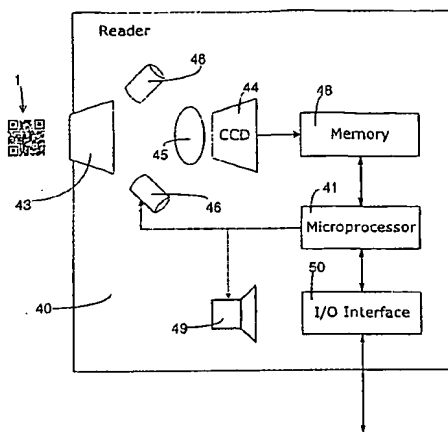
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— as to applicant's entitlement to apply for and be granted
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[Continued on next page]

(54) Title: PAYMENT SYSTEM



(57) Abstract: The credit a mobile radio apparatus account, the display (15) of the a mobile telephone (10) is used to display an image including a barcode (1) which graphically represents transaction data. This includes data identifying a transaction database records in a transaction database (75), the transaction database records including data identifying the mobile radio apparatus account. An account database (83) comprises account database records of mobile radio apparatus accounts including an amount of credit. A retail terminal (30) provided in a retail location has a reader (40) which reads the barcode (1). The retail terminal (30) accepts payment and communicates the read transaction data and data indicating that payment has been accepted to a transaction control system remote from the retail terminal (30). The transaction database (75) is updated to indicate that payment has been accepted and the account database (83) is updated to credit the mobile radio apparatus account by the payment amount.

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